Electronic Acknowledgement Receipt				
EFS ID:	1925901			
Application Number:	09802481			
International Application Number:				
Confirmation Number:	5875			
Title of Invention:	Customized credit offer strategy based on terms specified by an applicant			
First Named Inventor/Applicant Name:	Paul Willard			
Customer Number:	21912			
Filer:	Marc A. Hubbard/Becky Bass			
Filer Authorized By:	Marc A. Hubbard			
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	1014.pdf	486081	no	2
Warnings:					

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

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If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/IDO/ED/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in the course

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filling date (see PCT Article 11 and MPEP 1810), a Notification of the international Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filling date of the application.